



2002

RISK MANAGEMENT MAGAZINE

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GENERAL RISK/INDUSTRY SPECIFIC

On Making Movies

January, p. 38, Billie Swift

As a moviegoer, you turn to the big screen for escape. As a movie underwriter, you turn to the insurance industry to escape project-threatening risks.

Banking Focus: The New Basel Accord

February, p. 36, Stephen Nickson

RM speaks with Marc Intrater of Oliver, Wyman and Company about the developments of the new Basel Accord, which is set to be implemented in 2005. Understanding the major changes in credit risk, operational risk, supervision of business continuity practices and internal audits will be essential to banking competition.

Global Perspectives: Industry Profile: Risk Transfer Fallacies in Shipping

March, p. 7, Blair Basham

Rising insurance costs for shippers often leave carriers stuck with the bill.

Official Decision Option Selector

April, p. 52, Prof. Johann von Roskopf

Corporate people talk a big game: they want preparation, analysis, mitigation and out-of-the box solutions. But who wants to do all this work? Take the thinking out of the thought process and spin your way to an easier work-day.

End Analysis: Converging Risk, Part I

April, p. 80, Sumit Paul-Choudhury

The first part of this series examines the ever-narrowing divide between corporate and financial risk managers.

End Analysis: Converging Risk, Part II

May, p. 48, Sumit Paul-Choudhury

The second installment of this series reveals the true risk for both financial and traditional risk management: the human element.

Risk Reporter: Executives Unhappy with Risk Management

June, p. 9, Stephen Nickson

Risk Reporter: Disability-Based Litigation on the Rise

June, p. 9, Jared Wade

Get Respect from Your CFO

June, p. 12, Lawrence Richter Quinn

Finding the right way to take advantage of the current climate of interest in risk management means choosing the key issues to discuss with management and overcoming corporate biases against the profession.

Risk Management in the Nonprofit Sector

June, p. 26, Melanie Herman

Risk managers from five experienced nonprofits—the American Red Cross, Boy Scouts of America, Girl Scouts of the USA, The Salvation Army and the United States Olympic Committee—discuss the challenges they must overcome and their expectations for the field.

End Analysis: Converging Risk, Part III

June, p. 64, Sumit Paul-Choudhury

The last installment of the series sets the scene for a melding of financial and traditional risk management.

Risk Reporter: The Real Enron Risk: Energy Traders

August, p. 8, Nancy E. Parsons

Risk Reporter: Biotech Testing Liability

August, p. 9, Jared Wade

Are Formal Risk Assessments of Any Use?

August, p. 24, Mark Jablonowski

Because of the lack of data available for many of the most costly risks, modeling and actuarial analysis can be seriously flawed, misleading decision makers with a false sense of precision. By recognizing and adjusting for knowledge uncertainty, risk managers can create the right mix between intuition and science.

Liabilities for Corporate Executives

September, p. 12, David C. Fischer and Carla J. Feldman

Learn how to explain potential directors' and officers' exposures as well as techniques to minimize them through statute, charter provisions or contracts, and insurance.

Executive Perspectives:

John Sinnott, Chairman and CEO, Marsh Inc.
Patrick Ryan, Chairman and CEO, Aon Corporation

September, p. 20

Marsh's Sinnott and Aon's Ryan discuss questioning leadership in corporate America, coping with the trauma of September 11, the key to organizational unity and the role of risk management today and in the future.

Risk Reporter: Seeking a Cure for Medical Errors Liability

October, p. 8, Bill Coffin

Risk Reporter: When Lightning Strikes

November, p. 9, Bill Coffin

Lightning's potentially devastating effects can be mitigated.

Risk Reporter: Labor Lockout Hurts More Than Shipping

December, p. 8, Bill Coffin

INSURANCE/RISK FINANCING

Returning from a Deep Soft Market and the Largest Catastrophe in History

January, p. 18, Gregory Aliff

How much of a dip is the insurance industry destined to take? Which sectors will suffer the most? What should risk managers expect for renewals?

The New ISO General Liability Form

January, p. 42, Paul Joudrey

Joudrey summarizes key changes affecting electronic and Internet-related perils, the 1995 Montrose Chemical case, construction defects, negligent supervision litigation, additional insureds, worldwide coverage, employee benefits liability and limited products withdrawal coverage.

End Analysis: Re-Evaluating Risk Financing Assumptions

January, p. 56, Peter Godfrey

Risk-based capital analysis can strengthen your company.

Risk Reporter: Measuring the Full Effects of Risk Financing Alternatives

February, p. 8, Lee Barnes

Risk Reporter: The Risk Manager's Dilemma

March, p. 8, Billie Swift

Risk managers are not saying enough about premium hikes.

Risk Reporter: Property/Casualty Predictions

March, p. 9, Billie Swift

2002 predictions from the property/casualty insurance industry.

Risk Reporter: A Captivating Conference

March, p. 9, Billie Swift

A new captive domicile: Washington, D.C.

Risk Managers Tap the Reinsurance Market

March, p. 10, Rich Vincelette

By presenting the right materials and a strong risk management program, risk managers can directly access the capacity, services and other options offered by the reinsurance market. This primer describes the basic steps and requirements.

Does Offshore Insurance Benefit the U.S. Economy?

March, p. 16, Georg J. Schlueter, Ph.D., and Andrew J. Barile

The authors suggest that accepting the offshore, tax-free insurance environment as a source of capital reserve could help the economy return to the low levels of unemployment and inflation enjoyed in the nineties.

The IRS and Captives: A Short History

March, p. 24, Jeff Kehler

For more than sixty years, the validity of individual captive insurance companies has been challenged by the Internal Revenue Service in the courts. Based on the results of some of the cases, the agency uses three criteria when assessing whether captive insurance company premiums are deductible.

Bermuda's New In Crowd

March, p. 26, John Conley

The sudden reinsurance population influx in Bermuda is a result of the money to be made providing much-needed and hard-to-find insurance coverage. Some risk managers are relieved to have the capacity; others are more skeptical about the longevity of this new niche market.

End Analysis: Domicile Round-Up

March, p. 40, Laura Sullivan and Billie Swift

Bermuda, Vermont, British Virgin Islands, Cayman Islands and Barbados.

Great Expectations

April, p. 16, William Atkinson

Brokers and risk managers agree: Loyalty is crucial as the hardening market threatens to strain their relationship.

End Analysis: Boiler and Machinery Coverage in the New Age

July, p. 64, Mike Petruzzello

Weathering Enron: Weather Risk Traders Move On

August, p. 18, John Conley

A year ago, Enron was the dominant player in weather risk trading; its collapse left a gaping hole to be filled. Although the capacity void has been covered by other traders, the market still faces the problem of living up to its highly touted potential without one of its founding members.

Understanding the Novelties of Insurance for Financial Transactions

August, p. 28, David Cohen and Earl Zimmerman

While the use of insurance may be attractive to transfer the risk of finance transactions like loans, bonds and derivatives, there are a number of issues that could cause an insurer to deny coverage and thus negate the risk hedge. These points become contentious because of cultural differences between the ways banks and insurers approach business transactions.

The Rules of Insuring Employee Benefits in Captives

August, p. 32, P. Bruce Wright and Katherine S. Kamen

Can your program meet the tax, insurance and federal benefits regulations?

Details: Catastrophe Reinsurance beyond Terrorism

August, p. 45, Jacob Adelman

A look at a less-discussed disaster coverage in the natural catastrophe market.

Details: D&O Market Fallout

September, p. 11, Bill Coffin

Coffin examines how difficult D&O renewals will be amid ongoing business irregularities.

Mergers and the Claims-Made Policy

September, p. 32, Donna Ferrara

Understanding how claims-made policies work is especially important during (and after) mergers and acquisitions. This article dissects the language of these policies.

Risk Reporter: Higher Rates, Lower Limits

October, p. 10, Bill Coffin

Rising rates are reducing excess liability spending.

End Analysis: Struggles of the Silent Majority

November, p. 56, Vance Bowen

The hard market is (mis)treating risk managers.

End Analysis: An Integrated Program Revisited

December, p. 48, John Conley

Revisiting a three-year integrated insurance program as it nears its conclusion.

EMPLOYEE BENEFITS/HUMAN RESOURCES

Risk Reporter: Why 2000 Health Care Costs Increased

January, p. 8, Billie Swift

End Analysis: How to Acknowledge People Without Turning Them Off

February, p. 48, Jody Urquhart

Risk Reporter: Saving Retirement Savings

April, p. 8, Billie Swift

Company 401(k) plans in light of Enron.

Risk Reporter: A Proper Workplace Investigation

April, p. 10, Stephen Nickson

Risk Reporter: Manhattan Needed Therapy After Attacks

June, p. 9, David R. Price, Ph.D.

A study illustrates the psychological problems of New Yorkers after September 11.

Risk Reporter: Genetic Discrimination

July, p. 8, Ann Deering

Genetic discrimination may become a real liability soon.

Risk Reporter: New Health Care Systems

August, p. 8, Jared Wade

Everyone agrees that health care management needs to be improved, but how?

LOSS CONTROL

Product Liability: Minimizing Manufacturers' Exposure to Corporate Criminal Liability

February, p. 30, Mark B. Seiger and Michael T. Griffin

Incorporating business-specific manufacturing loss prevention plans that track and record the development of a product alleviates the criminal liability concerns of upper management, reduces claims, improves loss history, prompts lower premiums and enhances quality assurance.

Product Liability: The Role of the Product Steward

February, p. 34, James A. Bruen

To prevent the postdistribution crisis situation of a product gone awry, product stewards—individuals or committees—watch over product development. This article outlines the duties of the product steward, how to set the system up and how to choose the right people for the job.

Risk Reporter: Rethinking Climate Risks

April, p. 8, Pamela Friedman

Respecting Brand Risk

April, p. 40, David Abrahams and Eric Granof

A well-known brand can go from famous to infamous overnight. How can you manage, mitigate and even use this inherent brand risk to your company's advantage?

The Real Terror at Work

May, p. 30, Gary Stussie

Worldwide terrorism has captured front-page headlines as well as the attention of

corporate executives. But does heightened awareness of this long-neglected risk come at the expense of a far more pervasive danger—workplace violence?

Getting Your IP House in Order

July, p. 40, Flora W. Feng and Matthew J. Golden

Intellectual property (IP) management has become a vital part of due diligence during any business transaction for high-tech companies. As a player in business transactions, the risk manager must understand: what IP the company has, how it is protected and where any potential liability may arise from it.

Climate Control: Global Warming Hits the Insurance Market

August, p. 12, Ann Deering with Jared Wade

Global warming is a reality and the effects for risk management may be significant. Insurers are beginning to gear up for the potential ramifications that a warmer planet may bring, including losses due to higher sea levels, heavier rains and higher ozone concentrations.

Risk Reporter: Post-9/11 Discrimination

September, p. 8, Jacob Adelman

The Liability of Employee Drug Testing

September, p. 40, William Atkinson

Testing employees for drug use could save your company the expense of lost work time and job-site accidents, but if a drug testing plan is not set up properly, testing employees could expose your company to liability. Drug testing programs should be consistent with all local and federal laws and carried out with sensitivity to privacy and precision.

Restructuring Building Design against Terrorism

November, p. 12, Jason B. Lee

Builders are rethinking how skyscrapers and commercial office buildings are designed to mitigate the risks of terrorist attacks. In order to contribute their expertise, risk managers need to understand the particulars of building risk assessments.

The Risk Management Implications of Premises Security

November, p. 22, William J. Warfel, Ph.D.

All property owners are subject to possible liability for criminal acts that occur on their premises. Courts evaluate a case based on the existence of a duty to protect; a breach of that duty; and the causal relationship between a breach of duty and an injury. But before a lawsuit is ever filed, risk managers can enact premises security precautions.

Safeguarding the Meadowlands

December, p. 18, Jared Wade

Sporting complexes are no longer just icons of American society—they are compelling terrorist targets. Since

September 11, security efforts have been scrutinized at these facilities, including the Meadowlands, which sought to bring normalcy back to New York last fall, and continues its vigilance to keep the sporting world safe.

CRISIS MANAGEMENT

Crisis Management Series: A Primer for Crisis Management

January, p. 48, Melanie Herman and Barbara B. Oliver

The authors provide a step-by-step overview of what a crisis management program should include: business continuity, disaster response and business recovery.

Crisis Management Series: Business Interruption, Part I: Re-Examining Business Interruption Insurance

February, p. 40, John D. Dempsey and Lee M. Epstein

This installment examines the evolution of today's business interruption insurance terms and conditions; three classes of policies; potential exposures; and legal precedents that may hold a clue to coverage determination.

Crisis Management Series: Business Interruption, Part II: Best Practices for Claims Preparation

March, p. 32, John D. Dempsey and Edward M. Joyce

Effective claims preparation can lead to successful claims resolution. From communicating the goals of your company to establishing reasonable deadlines, from choosing an adjuster to keeping the claims team moving, the authors present a step-by-step look at what makes a successful claim filing strategy.

Crisis Management Series: Business Interruption, Part III: Finalizing Your BI Claim

April, p. 56, John D. Dempsey and David B. Goodwin

Putting together a good claim is up to the policyholder. Finalizing the BI claim, however, is a team effort.

A Beginner's Guide to Learning Emergency Management

May, p. 24, Shawn Adams

Many of the staff members who have been put in charge of these initiatives have no experience in the field. This article provides instructions for anyone setting out to tackle this topic for the first time.

Why Do Business Continuity Plans Fail?

May, p. 34, Raymond J. Grimaldi

By looking at the eight points where BCPs have failed, and two case studies from last September, risk managers can learn from the mistakes of the past to build, maintain and implement a better plan for survival.

A Case Study in Asbestos Disaster

May, p. 40, David Dolnick and Charles Morgan

W.R. Grace filed for bankruptcy last year as a result of class action lawsuits over asbestos-

related illnesses from its Libby, Montana mine. The authors examine the development of the company's crisis and offer insight into the risk management lessons to be learned.

Crisis Management Series: Managing Psychological Claims

June, p. 46, David R. Price, Ph.D., and Michael R. Boutot

Evaluating a psychological injury claim following a crisis event at work presents a delicate situation that combines the risk manager's responsibility to the business and the compassion involved in addressing the human aspects of crisis management. By setting forth a clearly defined path of evaluation, companies can differentiate between the cases needing legitimate response and those that are unfounded.

Crisis Management Series: Virtual Emergency Operations Centers

July, p. 46, Steven C. Davis

The virtual emergency operations center is the place where the whole business is run during a crisis situation. From managing business continuity to accounting for staff and assessing damages, all processes are enabled in a high-tech environment of interactive communications and monitoring software.

Crisis Management Series: Communications Coordination

August, p. 38, Steven C. Davis and Andrew D. Gilman

Communications during a crisis—both internal and external—set the tone during response and carry a message through recovery. The authors describe how to set up a system for information coordination to make sure the right people get the right message, and the organization stays in control.

Crisis Management Series: Creating Crisis Management Teams

September, p. 54, Andy Podolak

A crisis management team consists of carefully selected experts—from finance, legal, security, risk management, communications and human resources—trained to perform specific functions before, during and after a crisis.

Crisis Management Series: Technology Tools for Crisis Response

October, p. 44

A checklist of information from expert sources on the technological tools for operations, facilities and personnel that can help your organization respond to an emergency situation.

Risk Reporter: Forecasting Terrorism Losses

November, p. 8, Bill Coffin

Crisis Management Series: Selecting a Crisis Management Consultant

November, p. 42, Laura Sullivan with Shawn Adams

Deciding if you need a crisis management consultant—and choosing the right one—is a difficult process because of the

high stakes involved. Learn the guidelines to help you through the process of selection—from understanding your crisis risk management needs and evaluating a cultural fit to assessing your existing resources.

Roundtable: Dealing with Disaster
December, p. 12

Members of the Contingency Planning Exchange—which includes AT&T, Con Edison, Deutsche Bank New York, Morgan Stanley and Salomon Smith Barney—met a year after September 11 to discuss coping with the disaster and protecting themselves against future catastrophes.

Response and Recovery at Morgan Stanley

December, p. 24, Gregory J. Ferris
In the aftermath of September 11, Morgan had to test its business continuity plan to an extent that no one had ever imagined.

WORKERS' COMPENSATION/SAFETY

Carpal Tunnel Syndrome: A New Look
July, p. 18, William Atkinson

Although Carpal Tunnel Syndrome (CTS) has become the prime case example for repetitive motion disorders in the workplace, most pain that is reported by employees is either misdiagnosed as CTS or not work-related. Regardless, musculoskeletal pains should be carefully evaluated and prevented, often possible through not-so-expensive means.

Getting the Tough Cases Back to Work
November, p. 28, Gordon Butler

Fifteen percent of employees are unlikely to return to work after an injury or illness. To deal with this sector of the workforce, risk managers must address the implications of negative feedback from doctors and lawyers and the psychological implications of being separated from the workplace. But being able to prove your efforts to assist uncooperative workers also requires thorough job placement initiatives and documentation.

Trucking Safety: Problems and Progress
November, p. 34, William Atkinson

Although trucking safety has adequately addressed such safety issues as substance abuse, perennial problems like aggressive driving and fatigue continue to give the industry a bad reputation as the leader in lost workdays due to injury and illness.

Risk Reporter: Workplace Fatalities Remain High in 2001

December, p. 9, Jared Wade

Taking Responsibility for Your Own Risk
December, p. 40, William Atkinson

When the Orlando Utility Commission was planning a three-year, \$550 million construction project, risk manager Ray Scullian decided that the organization's safety culture was strong enough to support retaining the risk through an owner-controlled insurance program.

TECHNOLOGY

Risk Reporter: Accountability Versus Security

January, p. 8, Stephen Nickson

In light of the rush to remove so-called sensitive information from many Web sites, tough security questions need to be posed.

Technology Trends: The Incidental Publisher

April, p. 14, David O'Neill

Your company's increasing online presence brings a whole new set of exposures.

A Case Study of Litigation Management by Extranet

June, p. 40, Christopher Gullen

For litigation management, one company adopted a technological solution—an extranet—to speed communications between corporate and outside legal teams, cut duplicated work, and reduce costs and staff time spent managing cases.

All Wound Up: Avoiding Broken Promises in Technology Projects

July, p. 12, Timothy Ehrhart

To reduce the chances of project failures becoming damaging cuts to the bottom line or turning into ugly court visits, establish a formal approach to assessing a project: stay focused, set realistic goals, know the people you are working with, check for errors and omissions coverage and communicate.

The Perils of Web Site Liability

July, p. 26, Mark Greisiger

New trends in cyberliability—including privacy policy breaches and Web site disability discrimination—could present problems for even the most secure network. But in an effort to mitigate these liabilities, risk managers find themselves without standards of due care against which to measure their companies' cybermanagement policies.

Technology and the Reasonable Director

July, p. 36, Donna Ferrara

Court precedents suggest that executive action—or inaction—with regard to the company's technology-based losses may be the next realm of directors' and officers' liability. Although senior executives do not have to be experts, solely relying on the skills and experience of the information technology staff could come at a high price.

Show Me the Data!

October, p. 12, Bill Coffin and Lawrence Richter Quinn

Risk managers need claims and loss data on which to base risk assessment and financing decisions, as well as to support their actions to upper management. But whether the details of losses and claims have not been collected or providers are holding tightly to what they consider proprietary data, acquiring this information can be a complicated problem.

Advancements in Claims Data Standards

October, p. 20, Patrick Vice

For the last several years, standardizing claims data has been recognized as an important next step in the insurance industry. Yet, there is still no universal standard accepted among parties. It will take the buy-in and push of risk managers to establish data standards as industry practice.

Insurers Tackle Fraud with Technology

October, p. 26, Laki Balaji

By using software programs modeled after the human brain, insurers are doing their best to keep up with the onslaught of fraudulent claims.

Technological Risk Assessment at Zions Bancorporation

October, p. 36, David L. Stone

Zions Bancorporation built an enterprisewide risk management information system to help all of its departments identify and control their risks.

ENVIRONMENTAL

Risk Reporter: Asbestos Claims Rise

January, p. 9, Stephen Nickson

Risk Reporter: Definition of Single Loss in Environmental Claims Under Treaty Reinsurance

February, p. 7, Richard Fogel

Risk Reporter: Environmental Obligation
September, p. 8, Jared Wade

Risk Reporter: Pesticide Exposure

October, p. 9, Jared Wade
Liability implications for farm owners.

INTERNATIONAL

Risk Reporter: Profile: Taking Risk Management Global at Whirlpool

May, p. 8, Lawrence Richter Quinn
A profile of Gary Kilburg's global risk management program.

Global Solutions to Terrorism Coverage

May, p. 10, Robert C. Meder

In Israel, Italy, Spain, France and the United Kingdom policies that to address insurance coverage for terrorism offer a global perspective on how the United States might fare in the post-September 11 terrorism insurance market, with or without government assistance.

A Closer Look at Britain's Pool Re

May, p. 18, Lee Barnes

When terrorism coverage began to dry up, many in the United States were calling for a government-sponsored reinsurance pool. In the United Kingdom, such a solution has been working successfully for nearly ten years.

Global Perspectives: Looking at the Asian Market Shift

June, p. 56

Dr. Kailin Tuan talks about the (halting) forward progress of risk management in Asia and the United States.

Kidnapped: Protecting Executives Abroad

September, p. 46, John Conley

The risk of an executive being kidnapped overseas is higher than ever, according to the experts. There are ways to avoid this peril, and techniques to survive the event if it occurs, but companies abroad also should have kidnap and ransom insurance, just in case.

Global Perspectives: A Global Definition of Terrorism

September, p. 60, Thomas Player, Harold Skipper and Janet Lambert

The authors suggest a global definition of terrorism.

Global Perspectives: Corporate Sustainability

November, p. 50, Andrew Savitz

A report from the World Summit on Sustainable Development.

ENTERPRISEWIDE RISK MANAGEMENT

Enterprising Solutions: Gauging Success with Key Performance Indicators

February, p. 6, Susan Rucker

Getting Left Behind

April, p. 28, Brian W. Merkley and Jerry A. Miccolis

ERM is on the rise, but, the people driving it are not risk managers; many do not even come from the risk management department. It may be now or never for risk managers to establish a stronghold in the future of their profession.

What is Missing from the RMIS Design? Why Enterprise Risk Management Is Not Working

October, p. 30, Brian Warren

Risk management information systems (RMIS) are failing the test when it comes to supporting enterprise risk management (ERM) programs. It will take much more than technology to make ERM work, but by focusing RMIS in the right direction, the risk management field may follow suit.

LEGAL/REGULATORY

How to Successfully Testify at Your Deposition

January, p. 10, Bob Tyson

This complete guide to the deposition process goes over what the deposition is all about, what the deposing attorneys are thinking, the right things to say, the wrong things to say and everything you should expect.

One Occurrence or Two: How the Courts Decide

January, p. 32, Jeannine Chanes and Mary Daniels

A continuing debate caused by the September events in New York is whether what happened at the World Trade Center will be judged as one occurrence or two. The answer will depend on which state court is giving

the opinion, and which of three possible tests it uses.

Mock Trial: Sexual Harassment and Age Discrimination

February, p. 10, James A. Foster, Martha A. Pagliari, J. Randall Davis and Brian Schroeder

What is a trial really like? Peggy Peterson is suing Discrimination Corporation for sexual harassment and age-related employment discrimination. Join the scene in the courtroom for the opening statements, testimony and closing arguments.

2002 Legislative Forecast

February, p. 28, Joanne Waldman and Lloyd Hackett

The outlook for legislative activity in the United States and Canada.

Directing a Litigation Plan toward Settlement

June, p. 32, Teddy Snyder

By setting up a focused plan that keeps your litigation team in line through the pleading and discovery phases, straight through to the settlement offer, you can keep costs and wasted time to a minimum.

Rules and Regulations: HIPAA Takes Effect

June, p. 54, Jack Harari

Harari discusses compliance with the Health Insurance Portability and Accountability Act of 1996.

Details: Is Litigation Management Cost Control?

June, p. 58, Michael R. Boutot

Boutot unearths the original meaning of litigation management and challenges the risk management profession to return to that standard.

Rules & Regulations: Enviroterrorism, Part I

August, p. 44, Joseph F. Guida

Guida introduces the potential regulatory liability of enviroterrorism.

Risk Reporter: State Versus Federal Regulation

September, p. 9, Jared Wade

Rules & Regulations: Enviroterrorism, Part II

September, p. 58, Joseph F. Guida

Guida discusses how common-law obligations, regulatory reporting and duties of disclosure could enhance liability for companies with environmental exposures.

Rules and Regulations: Correcting Inaccurate Flood Zone Determinations

November, p. 53, Dan Freudenthal

Recommended changes to the guidelines for flood zone determinations.

Risk Reporter: The Damages Award Debate, Again

December, p. 8, Bill Coffin

Punitive damage limits are questioned in light of a \$28 billion jury award.

CAREER

Career Builder: How Language Gets You Ahead

January, p. 7, Merrie Spaeth

Learning another language can help your professional advancement and heighten your personal gratification.

Career Builder: Risk Management in the Limelight

March, p. 6, Mike Tannenbaum

Risk managers see new opportunities.

Risk Reporter: Bachelor of Science Degree in Risk Management

March, p. 9, Billie Swift

More college curricula in risk management.

Career Builder: Blowing the Whistle

April, p. 66, Tex Lazar and Merrie Spaeth

Enron's recent fiasco has exposed the need for better corporate governance. But what do you do when no one will listen?

Career Builder: Manage by Mobilizing

May, p. 6, Jody Urquhart

Letting go as a manager is a good thing.

Breaking through the Middle Management Ceiling

June, p. 20, Mike Tannenbaum and James Pearson

Risk management does not need to be a back-office position, and professionals in the field are proving just that.

Risk Reporter: RM Training in Manhattan

July, p. 9, Jared Wade

Continuing education opportunities at St. John's University School of Risk Management.

Career Builder: Put Time on Your Side

July, p. 60, John Di Frances

End Analysis: First Steps

August, p. 48, H. Felix Kloman

Kloman proposes three steps for risk managers to move their profession to a higher level.

End Analysis: Expanding Your Job Description

October, p. 56, Merrie Spaeth

Risk managers may become consultants for all company projects.

RIMS

40th RIMS Annual Conference & Exhibition Preview Poster

March, Center Pullout

40th RIMS Annual Conference and Exhibition Guide

April, Center Insert

Details: RIMS Honors Jorge Luzzi

May, p. 9, Stephen Nickson

Profiling RIMS' Harry and Dorothy Goodell Award-winner Jorge Luzzi.

RIMS Annual Conference & Exhibition Wrap Up

July, p. 54